

In re:  
Jolene R. Rutt  
Debtor(s)

Case No. 20-12806-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 30, 2020

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

Recip ID	Recipient Name and Address
db	Jolene R. Rutt, 8 Seminary Ave, Reading, PA 19605-2622
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14515126	MDJ 23-1-06, 3200 Reading Crest Ave, Reading, PA 19605-1656
14515127	+ Midland Funding LL, 320 E Big Beaver Rd, Troy, MI 48083-1271
14515128	Nissan Motor Acceptance, PO Box 660366, Dallas, TX 75266-0366
14515130	Pressler, Felt & Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
14515131	Sterling Family of Jewelers, PO Box 4485, Beaverton, OR 97076-4485
14515135	TBOM Retail, PO Box 4499, Beaverton, OR 97076-4499

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Oct 31 2020 02:33:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2020 01:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 31 2020 01:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14515117	+ EDI: PHINAMERI.COM	Oct 31 2020 02:33:00	Americredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
14515118	EDI: CAPITALONE.COM	Oct 31 2020 02:38:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14515119	Email/Text: jessicajones@cpcrecovery.com	Oct 31 2020 01:52:00	Central Portfolio Control, Inc., 10249 Yellow Circle Dr Ste 200, Hopkins, MN 55343-9111
14515120	EDI: WFNNB.COM	Oct 31 2020 02:38:00	Comenity Bank/DVDSBR, PO Box 182120, Columbus, OH 43218-2120
14515121	EDI: WFNNB.COM	Oct 31 2020 02:38:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
14515122	EDI: WFNNB.COM	Oct 31 2020 02:38:00	ComenityCapitalBank/Bosc, PO Box 182120, Columbus, OH 43218-2120
14515123	Email/PDF: creditonebknofications@resurgent.com	Oct 31 2020 01:14:02	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14515124	EDI: HFC.COM	Oct 31 2020 02:38:00	HSBC Bank Nevada. N.A., PO Box 2013, Buffalo, NY 14240-2013
14515125	Email/Text: PBNCNotifications@peritussservices.com		

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14515129	EDI: PRA.COM	Oct 31 2020 01:52:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14515132	EDI: RMSC.COM	Oct 31 2020 02:33:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
14515133	EDI: RMSC.COM	Oct 31 2020 02:38:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14515134	EDI: RMSC.COM	Oct 31 2020 02:38:00	SYNCB/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14515136	EDI: WTRRN BANK.COM	Oct 31 2020 02:38:00	Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
		Oct 31 2020 02:33:00	TD Bank/TargetCard, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2020 at the address(es) listed below:

Name	Email Address
REBECCA ANN SOLARZ	on behalf of Creditor Nissan Motor Acceptance Corporation bkgroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
SHAWN J. LAU	on behalf of Debtor Jolene R. Rutt shawn_lau@msn.com g61705@notify.cincompass.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Jolene R. Rutt</u>	Social Security number or ITIN	xxx-xx-0425
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-12806-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jolene R. Rutt

10/29/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**